

# SHIIP NEWS

Nebraska Senior Health Insurance Information Program

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## Happy Holidays!

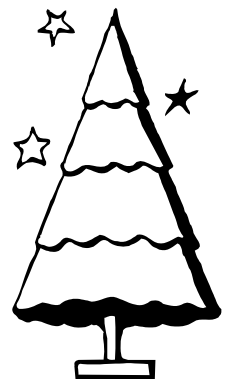
Wasn't this year F-U-N! Sure, it was a blur, but we had the best year ever in volunteer recruitment, attendance at trainings, and involvement by our volunteers that exceeded our highest expectations.

In 2004, we recruited 95 new volunteers across Nebraska, introduced four new Regional Representatives to our program, and added a temporary staff position to keep us current in our daily work. Soon, we'll add another training position to our program to focus on training materials and publications, and to assist in providing public outreach and counseling. Nebraska SHIIP is growing and it wouldn't be possible without the volunteers, Regional Representatives, and partnering agencies that help us fulfill our mission of Medicare counseling.

Activity numbers were also up in 2004. We reported 597 public and media activity events to the Centers for Medicare & Medicaid Services thus far, and we conducted one-on-one counseling sessions on over 4,700 different occasions.

2005 will continue to find us driven in our pursuit of educating beneficiaries and the public in the changes taking place with Medicare. Premiums and deductibles have changed and preventive benefits have been added. We are less than 10 months away from open-enrollment into Part D, and every one of our more than 257,000 Nebraska Medicare beneficiaries will need to make an informed decision as to whether to purchase prescription drug coverage. An estimated 13% of eligible beneficiaries have enrolled in the Medicare Approved Drug Discount card program. We will be challenged to increase this enrollment percentage so more of our state's beneficiaries can save money on the price of their medications.

I end this year with a heart full of gratitude for this essential program, for our amazing volunteers, and for the wonderful partnerships we have developed along the way. The changes in Medicare have meant significant challenges for our program, but many good relationships have developed and golden opportunities have been given to us as a result. I know we will continue to make a difference in Nebraska because you care! It is that caring spirit that will energize us all as we prepare for 2005.



# VOLUNTEER HIGHLIGHTS

## Ongoing Dedication

The following volunteers are to be congratulated for sending in contact forms documenting counseling efforts with beneficiaries since the last newsletter. SHIP Volunteers and staff submitted contacts with 917 beneficiaries during the past three months! Way to go!

Lo'Raine Antonson	Jodi Mackin
James Barry	Linda Maly
Marylenn Barth	Dick Messersmith
Jim Bendorf	Janis Nason
Susan Block	Diane Nieveen
Rita Brehmer	Jeannette Pappas
Dolores Brown	Loren Parks
Houston Doan	Maidie Peters
Dorothy Eaton	Norma Phillips
Donna Garwood	Sally Pichler
Barb Goosic	Sharon Roberds
Morris Gotschall	Pam Roberts
Jay Hall	Addie Schroeder
Bill Hamilton	Betty Schuster
Helen Hancock	Rozella Sidders
Cathy Hitz	Tess Sinner
Angela Howell	Betty Stiles
Bonnie Hueftle	Rhonda Stokebrand
Evelyn Humlicek	Steve Trickler
Ruth Kamino	James Umshler
Nancy Kohler	Jean Van Mark
Sunny Kontor	Diane White
Shirley Lake	Susan Williams
Judy Leafdale	Dorothy Williamson
Dorothy Lee	Harley Winchester
Joyce Mack	

## Public and Media Outreach Events

Over the past few months, SHIP staff and volunteers have done an amazing total of 175 outreach events across the state. So, once again, the SHIP volunteers have been so active, there just is not room in the newsletter to include a detailed description of each and every outreach activity. Listed below are the names of the volunteers who submitted Public and Media Outreach forms for activities in the past few months. You are doing great!! Keep up the good work!

Jim Barry	Wayne Kempf
James Bendorf	Valerie Knaub
Rita Brehmer	Evelyn Larrick
Penny Clark	Judy Leafdale
Donna Clevenger	Dorothy Lee
Donna Connelly	Joyce Mack
Houston Doan	Jodi Mackin
Bev Faden	Linda Maly
Leonard Finnegan	Dick Messersmith
Lisa Franco	Jeanette Pappas
Donna Garwood	Loren Parks
Barb Goosic	Maidie Peters
Morris Gotschall	Pamela Roberts
Bill Grimes	Addie Schroeder
Kathy Gruba	Rozella Sidders
Jay Hall	Betty Stiles
Bill Hamilton	Rhonda Stokebrand
Agnes Hinkle	Diane White
Mary Humphrey	Pat Wilcox
Dennis Kamprath	Harley Winchester

## Volunteer Appreciation Drawing

Congratulations to those SHIP volunteers who won gifts this year in the Volunteer Appreciation drawing.

Frank Balderson – Nebraska Book  
Susan Block – Wall decoration  
Rita Brehmer – Wall decoration  
Donna Garwood – “N” coin  
Morris Gotschall – Thermometer  
Sunny Kontor – Nebraska photo book  
Jodi Mackin – Nebraska Book  
Linda Maly – Husker logo lights

Robert Martin – Thermometer  
Dick Messersmith – Wood Cutting Board  
Janis Nason – Wall decoration  
Addie Schroeder – Made from Nebraska candles & soap  
James Umshler – Doormat (musical)  
Diane White – Wall decoration  
Susan Williams – Thermometer  
Harley Winchester – Wood Cutting Board



# *GOLD RECORD*

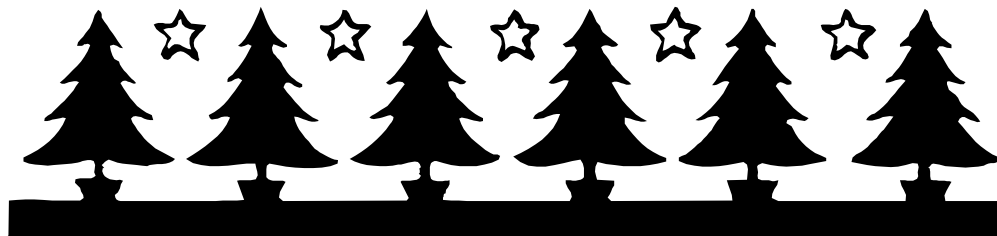


## **Donna Garwood**

Donna Garwood, a SHIIP Volunteer in Burwell, was referred by her SHIIP Regional Representative to a couple in her area who needed assistance. It was a multiple-insurance case, where the couple had purchased seventeen health policies (including eleven in the last two years) from six different agents representing nine different companies. She used her SHIIP Volunteer and paralegal experience to read the policies, document the issues, and then make clear notes so that the clients could submit a complaint to the Consumer Affairs Division at the Nebraska Department of Insurance. In addition to helping this couple, Donna has made numerous presentations on the Medicare-Approved Drug Discount Cards to both health professionals and Medicare beneficiaries in the Burwell area.

## **Carol Barr and Janelle Mussman**

York County SHIIP Volunteers Shirley McCall, Carol Barr and Janelle Mussman teamed up with local county Extension Educator Eileen Krumbach to do some major Medicare-Approved Drug Discount Card outreach in November and December. The campaign called "Give a Gift to a Senior" stressed reaching those seniors eligible for the \$600 and targeted friends and families of older adults. The York News-Times ran a front-page article about the campaign, with information about two informational events and several counseling sessions that would be offered at the York Area Senior Center to help Medicare beneficiaries and their family members learn more about the cards and how to choose a card that would be best for their needs. The group handed out more than 100 Personal Information Worksheets to beneficiaries and family members across the county. Because of this outreach, these dedicated volunteers have assisted with more than forty individual counseling sessions. Kudos to Shirley, Carol, and Janelle for making a huge effort to help the citizens of York County.



# Active SHIP Volunteers

The SHIP program currently has 179 volunteers, working hard and helping others. Medicare counseling isn't always easy, and seniors and disabled persons in Nebraska owe a deep debt of appreciation to all your hard work. Please note below the phenomenal service record of several of our volunteers.

## 10+ Years of Service

Sue Chipman, Curtis	11 yrs
Lucy Johnson, Stapleton	11 yrs
Shirley Lake, Gothenburg	11 yrs
Carol Barr, York	11 yrs
Nancy Kohler, Geneva	11 yrs
Diane White, West Point	11 yrs
Wayne Kempf, Shickley	11 yrs
Laura Kruse, So Sioux City	11 yrs
Sunny Kontor, Wilber	11 yrs
Ginny Bode, Friend	11 yrs

## 7-10 Years of Service

Betty Stiles, Beatrice	10 yrs
Nancy Schwisow, Fairbury	10 yrs
Rozella Sidders, Wood River	10 yrs
Barbara Graham, Aurora	9 yrs
Jim Barry, Loup City	9 yrs
Maidie Peters, Kearney	9 yrs
Bill Grimes, Grand Island	9 yrs
Diane Nieveen, Adams	8 yrs
Gloria Gummere, Stratton	8 yrs
Carolyn Cerny, Arthur	8 yrs
Mary Stockwell, Geneva	7 yrs
Nyla Heese, Randolph	7 yrs
Joyce Forst, Milford	7 yrs
Ruth Kamino, North Platte	7 yrs

## 3-6 Years of Service

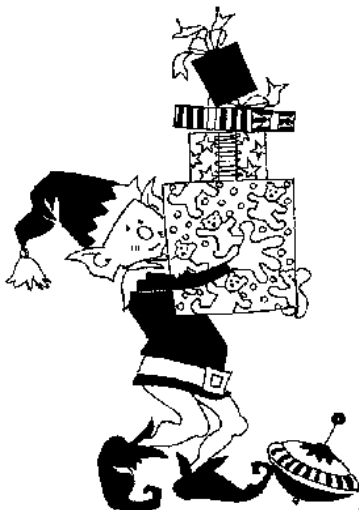
Jean Meyer, Bertrand	6 yrs
Ray Herbert, Newman Grove	6 yrs
Rita Brehmer, Pender	6 yrs
Addie Schroeder, Kearney	6 yrs
Jean Van Mark, Lexington	5 yrs
Sharon Houser, Stockville	4 yrs
Dorothy Lee, Burwell	4 yrs
Kathy Gruba, Hastings	4 yrs
Morris Gotschall, Omaha	3 yrs
Helen Riley, Omaha	3 yrs
Loren Parks, Omaha	3 yrs
Dorothy Eaton, Columbus	3 yrs
Bill Hamilton, Omaha	3 yrs
Leonard Finnegan, Omaha	3 yrs
Evelyn Humlicek, Omaha	3 yrs
Joyce Mack, Bellevue	3 yrs
Juanita Moore, Omaha	3 yrs
Robert Martin, Omaha	3 yrs
Dorann Bartels, Kearney	3 yrs
Tess Sinner, Sargent	3 yrs
Betty Schuster, Eddyville	3 yrs
Dick Messersmith, Holdrege	3 yrs
Pat Wilcox, Omaha	3 yrs

## 1-2 Years of Service

Janelle Mussmann, York	2 yrs
James Bendorf, Hastings	2 yrs
Deidra Werner, Naponee	2 yrs
Linda Maly, Weston	2 yrs
Bonnie Hueftle, Eustis	1 yr
Nancy Lipovsky, Campbell	1 yr
Barb Goosic, Franklin	1 yr
Lo'Raine Antonson, Omaha	1 yr
Dee Porter, Omaha	1 yr
Mary Guin Knoll, Omaha	1 yr
Pamela Roberts, Omaha	1 yr
Marliss Rockwell, Omaha	1 yr
Charles Kruse, So. Sioux City	1 yr
Cindy Schurr, Eustis	1 yr
Judy Andres, Cozad	1 yr
Jean Cissell, Cozad	1 yr
Jeannette Pappas, North Platte	1 yr
Donald Boerkircher, Eustis	1 yr
Jodi Mackin, Ayr	1 yr
Dennis Kamprath, Grand Island	1 yr
Dorothy Williamson, Red Cloud	1 yr
Chet McPherson, Lincoln	1 yr
Susan Williams, Nelson	1 yr
Penny Clark, Lincoln	1 yr
Donna Garwood, Burwell	1 yr
Houston Doan, Lincoln	1 yr
Tami Barrett, Lincoln	1 yr
Becky Romshek, David City	1 yr
Dolores Brown, Omaha	1 yr
Harley Winchester, Omaha	1 yr
James Umshler, Omaha	1 yr
Janis Nason, Omaha	1 yr
Cindy Barker, Omaha	1 yr

## New SHIP Volunteers in 2004 (trained January—August)

Marcia Holtz, Lexington
Bernard Goetze, Hayes Ctr
Donna Nelson, Ogallala
Janice Edwards, Benkelman
Jay Hall, Beaver City
Evelyn Larrick, Bladen
Bobbie Gerdes, Kearney
Donna Connelly, Spalding
Agnes Hinkle, Spalding
Katherine Knapp, Ord
Cathy Schievelbein, Arapahoe
Vic Walker, Scottsbluff
C.J. Roberts, Scottsbluff
Carol Sinner, Scottsbluff
Ronald Sylvester, Scottsbluff
Steven Trickler, Scottsbluff
Marylynn Barth, Gordon
Karen Vorse, Scottsbluff
Kim Langdon, Scottsbluff
Nancy Leisy, Hemingford
Charlotte Dorwart, Sidney
Tena Cline, Scottsbluff
Susan Block, Lodgepole
Lisa Franco, Scottsbluff
Amanda Hashman, Sidney
Michael Hashman, Sidney
Ann Jamison, Chadron
Roylene Jenkins, Scottsbluff
Valerie Knaub, Scottsbluff
Frank Balderson, Scottsbluff
Amy Theis, Osceola
Jo Donohoe, Lincoln
Clarence Johnsen, Lincoln
Jill Randolph, Wilber
Donna Mulder, Lincoln
Angela Howell, Geneva
Shirley McCall, York
Byron Dye, Lincoln
Robert Wallick, Lincoln
Rhonda Stokebrand, Exeter
Arnold Hausner, Lincoln
Trudy Kubicek, Crete
Sally Pichler, Norfolk
Cathy Hitz, Norfolk
Helen Hancock, Norfolk
Mary Humphrey, Norfolk
Beverly Faden, Harrisburg
Barb Thompson, Harrisburg
Judy Leafdale, Harrisburg
Kathy Malm, Pine Bluffs
Sharon Roberds, Kimball



# **WELCOME, NEW VOLUNTEERS!**

Several new volunteers have been added to the SHIIP roster since the last newsletter. Please welcome:

Marilyn Alber, Blue Hill  
Dawn Bailey, Edgar  
Patricia Bailey, York  
Peg Becker, Exeter  
Maria Bergmann, Lincoln  
Harry Bianchi, Omaha  
Bill Booe, Lincoln  
Tiffany Chisholm, Ashland  
Donna Clevenger, Scotia  
Shauna Dahlgren, Omaha  
Angela Early, Lincoln  
Sandra Freeberg, Ashland  
Leslie Gatzemeyer, Lyons  
Stacy Haskell, Ainsworth  
Shari Heaston, Elm Creek  
Toni Helzer, Lincoln  
Lyn Hemphill, Utica  
Marilyn Henry, Lincoln  
Michelle Hochstetler, Sutherland  
Jennifer Holt, Lincoln  
Diane Horst, Utica  
Melanie Jensen, Exeter  
Crystal Johnson, Grand Island  
Susan Johnson-Meade, Milford  
Lonni Kallhoff, Sutherland  
Judy Keiser, Lincoln  
Ann Kroeger, Grand Island  
Janice Libich, North Platte  
Maxine Lillis, Kearney  
Robin Lobeda, Central City  
Jody Ninemire, Fairfield  
Laura Norman, Axtell  
Len Pacer, Omaha  
Judy Packett, Waverly  
Nancy Peartree, Columbus  
Margaret Pietro, Exeter  
Jacki Rittscher, Lincoln  
Jody Roeker, Lincoln  
Sherry Rush, Omaha  
Kathy Ruzicka, Milford  
Michele Stevens, Omaha  
Iola Sutton, Omaha  
Brenda Syfie, Ainsworth  
Jennifer Wilwerding, Gretna

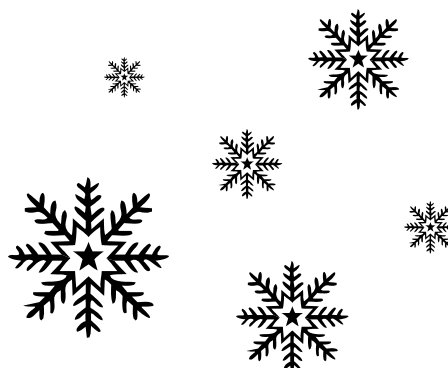
## **New Drugs Added to the Medicare Replacement Drug Demonstration**

As discussed in the September 2004 SHIIP Newsletter, CMS has begun a new demonstration project. Under this demonstration, certain self-administered oral and injectable drugs, normally not covered by Medicare, will be covered under Medicare Part B. Your September 2004 newsletter lists all of the drugs and conditions that qualify for coverage, but since the printing, three new drugs have been added for coverage eligibility. They are:

- Etanercept (Enbrel) for Psoriatic Arthritis
- Alendronate (Fosamax) for Post-Menopausal Osteoporosis (patient must be homebound)
- Raloxifene Hydrochloride (Evista) for Post-Menopausal Osteoporosis (patient must be homebound)

In order to qualify for the Demonstration, a person must: 1) have both Medicare A & B, 2) live in one of the 50 states or the District of Columbia, 3) have Medicare as primary health insurance, and 4) have a doctor certify need of at least one covered drug for the listed indication.

Deadline for application was originally September 30, 2004. However, since enrollment capacity has not been met, they are continuing to take qualified applicants. The program caps its benefits at 50,000 beneficiaries or \$500,000,000 in spending, and as of mid-November, there were less than 15,000 people enrolled.



# Q & A

**Q. My father was discharged from the hospital a few days ago. I now realize that he needs round-the-clock care. What are his options?**

- A. Your father may be able to receive Medicare-covered **round-the-clock care** at a skilled nursing facility (SNF) or at an inpatient rehab hospital. Note that Medicare does not cover round-the-clock home care.

A **SNF** is a nursing home where patients can get round-the-clock medical and nursing care. Medicare may pay for this care if your father meets all the following conditions:

- He has Medicare Part A;
- He has been hospitalized for at least three days in the past 30 days;
- His doctor determines that he needs skilled nursing care seven days a week **or** skilled therapy services at least five days a week;
- He requires skilled care for a medical condition that was treated during the hospital stay (or for a condition that occurred while he was receiving skilled nursing care, for instance, if he broke his hip while receiving skilled care for a stroke);
- He receives services in a Medicare-certified SNF.

**Q. How does Medicare work with my federal retiree insurance?**

- A. If you are enrolled in a Federal Employees Health Benefits Program (FEHBP) fee-for-service plan, you will find that Medicare pays first for most of their deductibles, coinsurance and copayments (except for prescription drugs) for people who have Part B. As a result, people enrolled in FEHBP fee-for-service plans who also have Medicare Parts A and B have little or no out-of-pocket expenses.

If you are enrolled in a FEHBP health maintenance organization (HMO), you may

find that you do not need Part B coverage.

Federal retiree HMOs (through FEHBP) pay first for all their subscribers, even if they are eligible for Medicare. Therefore, you do not need Medicare Part B as you would if you were in a fee-for-service plan. Since your HMO copayments may be small (such as \$10 per doctor visit), it may not be worth paying the monthly Medicare Part B premium for Medicare to pay your out-of-pocket costs. However, if at any point you want to switch to a fee-for-service plan (for example, if your doctor leaves the HMO's network), you would need Medicare Part B. If you wait longer than 12 months to enroll in Part B, you will have to pay a premium penalty for late enrollment. Some other things to consider:

- If you travel extensively in the United States, Part B coverage could be used to help pay for non-emergency medical services while traveling outside of the HMO's service area.
- You should use Part B coverage to go out of network to see a specialist in cases where the HMO primary care physician will not provide a referral.

A number of FEHBP plans have left the program in the past several years. You may want to take Part B when you first become eligible so that you do not have to pay a Part B premium penalty in the event that your plan stops providing FEHBP coverage.



# ***Long-Term Care Initiative Grant***

In August, Senior Health Insurance Information Programs across the country were encouraged to submit a grant proposal to CMS on how each state's SHIP could enhance its counseling on long-term care. Nebraska SHIIP submitted a proposal and was awarded funds to:

- Produce a publication on Long-Term Care specific to Nebraska,
- Update the volunteer SHIIP manual and training materials on Long-Term Care, and
- Present a Long-Term Care training session to volunteers at the Update training in 2005.

With the baby-boom generation growing nearer to the age of potentially needing long-term care services, there is concern about financial planning and preparedness for possible costs. With the educational information to be made available through SHIIP, it is the hope that people will plan for their future by discussing available alternatives. The Nebraska SHIIP is dedicated to enhancing our program's capacity to provide information and assistance on the various financing options available for long-term care services.

## **MEDICARE'S NEW PREVENTIVE BENEFITS**

Beginning **January 1, 2005**, Medicare will offer three new preventive benefits:

### **Welcome to Medicare Physical**

All newly enrolled Medicare beneficiaries (those enrolling January 1, 2005, and later) will be covered for an initial physical exam. This is a one-time only exam and must be completed within the first six months of the effective date of Part B. Included in the exam are measurement of height, weight, blood pressure, an EKG, education, counseling and referral for other screening and preventive services that Medicare already covers. Clinical lab tests are not included in the exam. The exam is subject to the Part B deductible (\$110 in 2005) and the 20% coinsurance amount.

### **Cardiovascular Screening**

Screening tests for the early detection of cardiovascular diseases will be available starting January 1, 2005. The benefit provides coverage of blood tests to check cholesterol, lipid, and triglyceride levels. The test may be repeated every five years. There is no deductible or copayment for these tests.

### **Diabetes Screening**

For people on Medicare who are at risk of developing diabetes, beginning January 1, 2005, Medicare will begin offering screening tests that include a fasting plasma glucose test and a post-glucose test. The new Medicare law will allow the diabetes screening test up to twice per year. Deductibles and copays do not apply.

# CHANGES

## **First Level Appeals are Now Redeterminations**

Starting October 1, 2004, the first level appeal for the Original Fee-for-Service Medicare is called "Redetermination." This change is a result of the Medicare Modernization Act (MMA). A request for a redetermination may be made by contacting the Medicare contractor who processed the claim, which will be listed on the top of every Medicare Summary Notice.

Providers and/or patients will receive a Medicare Redetermination Notice (MRN) for any decision made on a request for redetermination. The notice will include the reasons for making the decision, a summary of the evidence used in making the redetermination, a description of how to obtain additional information concerning the decision, and notice of the right to and instruction on how to appeal the decision to the next level. MMA requires that the redetermination must be made within 60 days of when the contractor receives the request. The MRN must be mailed to the parties within this 60-day period.

## **SHIIP Staff Changes**

SHIIP has had a few staff changes in recent months.

- Andy Harms left the SHIIP program to take a permanent position, and SHIIP hired Ashley Blank as a new temporary staff assistant. Ashley is busy filling training boxes and organizing the rest of the SHIIP staff.
- SHIIP also brought on a new Regional Representative. Maria Bergmann is a Trainer with Five Star Quality Care, Inc. Five-Star operates independent living and congregate care communities, assisted living facilities and nursing homes. Five Star has 14 skilled nursing facilities and one assisted living facility in Nebraska, most located in smaller rural Nebraska communities. A representative from each facility will be a SHIIP volunteer, and will counsel beneficiaries both in their facility and in the community they serve.
- Amy Larrick accepted a new position with the SHIIP. Amy will now be the SHIIP Training Coordinator. She will continue to develop training materials for SHIIP Initial and Update trainings, and will work closely with all the SHIIP Regional Representatives on all aspects of training and volunteer development. A new Training Specialist will be hired to focus more directly on the SHIIP newsletter, brochures, publications, and the SHIIP Manual.

## **Tricare for Life and Medicare Part B**

The Social Security Administration (SSA) mailed a Special Enrollment Period notice in mid-September 2004 to uniformed services beneficiaries who are entitled to Medicare Part A but were not enrolled in Medicare Part B. The notice explained that the SSA auto-enrolled the beneficiary in Part B effective September 1, 2004. The Part B monthly premium (\$66.60 in 2004, \$78.20 in 2005) is automatically deducted from Social Security retirement checks, or if beneficiaries do not receive a Social Security check, they will be billed the appropriate amount. The SSA notice includes a form that gives beneficiaries the option to change their Medicare Part B effective date or decline enrollment. However, anyone who refuses Part B will be ineligible for TRICARE benefits.



# THIS & THAT

## New Brochures Available

We have several new or updated brochures created by the SHIIP office and the Centers for Medicare & Medicaid Services. It is essential that volunteers use only the most current and up-to-date information when counseling beneficiaries. To receive a copy of any or all of the new brochures, please contact the SHIIP office or your regional representative by calling the SHIIP hotline, 1-800-234-7119.

### New Brochures (with revision date)

Call, Enroll & Save (7/04)  
Medicare Publication Catalog (8/04)  
Guide to Answering Your Medicare Questions on the Web (9/04)  
CHIP (10/04)  
Guide to Medicare's Preventive Services (8/04)  
Medicare & You 2005  
2005 Medicare Benefit Information  
Medicare Due to a Disability (9/04)  
Private Fee-for-Service Plans (9/04)  
Medicare Coverage of Skilled Nursing Facilities (8/04)  
Guide to Choosing a Nursing Home (9/04)  
Medicare & Other Health Insurance: Your Guide to Who Pays First (9/04)

## Reporting Requirement must be met by June 30, 2005

As volunteers know, SHIIP has instituted a minimum reporting requirement for volunteers. Each volunteer must submit a minimum of four client contact and/or outreach forms every year to retain his or her active status, continue getting newsletters, manual updates, etc. Volunteers who have not submitted at least four client contact and/or outreach forms between April 1, 2004 and March 31, 2005 will no longer be considered active volunteers and will be taken off the SHIIP mailing list and are required to return the green SHIIP manual. If you have any questions about this requirement or would like help with ideas to increase your outreach efforts, please contact your regional representative. The new changes in Medicare offer the perfect opportunity to do outreach in your community. The SHIIP program hates losing any volunteers, but the federal grant requirements must be met in order to continue offering quality training to active volunteers.

## Helpful Tip When Calling 1-800-Medicare

As was mentioned in the June 2004 SHIIP Newsletter, the Medicare Modernization Act requires that all Medicare contractors replace their individual beneficiary telephone numbers with the 1-800-MEDICARE (1-800-633-4227) number. This change included carriers (Part B), intermediaries (Part A), durable medical equipment (DME) regional carriers and regional home health intermediaries.

**TIP:** When a beneficiary calls 1-800-Medicare, it will be helpful for them to give the representative the "Contractor #" from their Medicare Summary Notice (MSN). It will prevent him or her from getting transferred to an incorrect contractor. The Contractor # is right under the General Information narrative on the last page of the MSN. The MSN should say "FOR INTERNAL USE: Contractor 00655."

(Note 00655 is for BC/BS of Kansas, the Part B Contractor for Nebraska. Other contractors—BC/BS of Nebraska, Mutual of Omaha, CIGNA, etc, will have different Contractor #s.)

This Contractor # could be especially important when working with a billing from a Skilled Nursing Facility. Many SNFs are owned by out-of-state companies, making it more difficult to get to the correct contractor.



## **Nebraska Medicare Partners**

Several Nebraska Medicare partners are dedicated to assisting you with your Medicare issues and other related health insurance concerns you may have. These partners include:

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### **Medicare Part A** provides information on:

- Inpatient hospital services
- Skilled nursing facility services
- Outpatient facility services/procedures
- Rehabilitation services

*Blue Cross/Blue Shield of Nebr. or Mutual of Omaha.  
Call 1-800-Medicare (1-800-633-4227)*

### **Medicare Part B** handles your claims for:

- Medical/professional services rendered in an office, inpatient or outpatient settings
- Lab tests, x-rays and diagnostic tests
- Ambulance transportation

*Blue Cross/Blue Shield of Kansas. Call 1-800-Medicare (1-800-633-4227)*

### **DMERC** processes claims for durable medical equipment & supplies including:

- Home dialysis equipment
- Immunosuppressive & oral anti-cancer drugs
- Therapeutic shoes for diabetics
- Wheelchairs, walkers, canes, etc.
- Power operated vehicles

*CIGNA. Call 1-800-Medicare (1-800-633-4227)*

### **Quality Improvement Organization** handles quality of health care issues including:

- Inpatient hospital, skilled nursing facility, and home health care
- Your rights as a patient, including premature discharge issues
- Care in a Medicare HMO

*Call CIMRO of Nebraska at (800) 458-4262*

### **Nebraska Department of Health and Human Services, Unit on Aging** is a State Agency providing information about:

- Nebraska Aging Network
- Benefits Eligibility Screening Services
- Long-Term Care Ombudsmen
- ECHO – Medicare Fraud and Abuse
- Legal service referrals
- Care management services in the home

*Call Unit on Aging at (800) 942-7830*

### **Veterans Affairs** assists with questions regarding Veteran's benefits at (877) 222-8387

### **Railroad Retiree Board** handles Medicare eligibility and enrollment for railroad retirees. *Call 402-221-4641*

### **Federal Employee Health Benefits Program** answers questions about FEHBP and Medicare for federal retirees. *Call 1-888-767-6738*

### **Social Security Administration** can help you with:

- Medicare eligibility and enrollment
- Changing your address for Medicare
- Replacing your Medicare card
- Questions on Medicare premiums

*Call SSA at (800) 772-1213*

### **Nebraska Dept of Health & Human Services** handles:

- Medicaid spend-down
- Medicare Savings Programs

*Call HHSS at (800) 685-5456*

### **Nebraska Department of Insurance** will help you with:

- Health, Life, Auto, & Property insurance questions
- Filing an insurance complaint pertaining to your insurance coverage
- Insurance Fraud complaints

*Call NDOI at (877) 564-7323*

### **Nebraska Dept of Health and Human Services, Dept of Regulation & Licensure**, handles complaints on:

- Licensed & certified health care providers, including long-term & non-long-term care facilities

*Call Dept. of Reg. at (402) 471-2133*

### **SHIIP, Nebraska Senior Health Insurance Information Program** is a State Counseling program providing information about:

- Medicare supplemental insurance
- Medicare HMOs
- Long-term care insurance
- Medicaid, QMB, and SLMB programs
- Comprehensive Health Insurance Pool (CHIP)

*Call SHIIP at (800) 234-7119*

### **Home Health Intermediary** can assist with:

- Information about Home Health or Hospice Care

*Cahaba GBA. Call 1-800-Medicare (1-800-633-4227)*

### **Department of Labor** is the Federal Agency that assists with COBRA questions and employer requirements on group health insurance plans. *Call the Dept of Labor at (866) 444-3272*

### **Coordination of Benefits Office** assists beneficiaries with Medicare primary/secondary payer determination when multiple insurance coverages exist. *Call COB at (800) 999-1118*

# 2005 Premiums, Copays, and Deductibles

The Department of Health and Human Services announced changes to Medicare premium, deductible and coinsurance amounts for 2005. Every year these premiums and deductibles are updated in accordance with the formulas set by law. The Part B premium is required to be the amount needed to cover 25 percent of estimated program costs for enrollees age 65 and older. General revenue tax dollars cover the other 75 percent of the costs. The same statute prescribes the method for computing the Part A inpatient hospital deductible. Below is a table comparing Part A and B premiums and deductibles for 2004 vs. 2005.

## Part A

<b>HOSPITAL CHARGES</b> Hospital charges are assessed per "benefit period."	<b>In 2004, You Paid</b>	<b>In 2005, You Pay</b>
For the First 60 days	\$876	\$912
Each Day for The 61st-90th day	\$219	\$228
Each Day for the 91st-150th day	\$438	\$456
Beyond 150 days	All	All
<b>SKILLED NURSING FACILITY CHARGES</b>	<b>In 2004, You Paid</b>	<b>In 2005, You Pay</b>
Each Day for The 1st-20th day	Nothing	Nothing
Each Day for The 21st-100th day	\$109.50	\$114
Beyond 100 Days	All	All

Most Medicare beneficiaries do not pay a premium for Part A since they have 40 quarters of Medicare-covered employment. However, seniors and certain persons under age 65 with disabilities who have worked fewer than 30 quarters may obtain Part A by paying a monthly premium.

### 2005 Premiums for Part A

Worked 1-29 quarters: \$375 per month

Worked 30-39 quarters: \$206 per month

Worked 40 or more quarters: Premium Free Part A

## Part B

<b>SERVICES</b>	<b>In 2005, MEDICARE Pays</b>	<b>In 2005, YOU PAY</b>
<b>Medical Expenses</b> Physician's services, physical therapy, speech therapy, etc.	80% of the Medicare Approved Amount (after \$110 deductible)	\$110 deductible and 20% of the Medicare Approved Amount, plus allowable excess charges.

All beneficiaries pay a monthly premium for Part B. In 2005 the monthly premium is \$78.20.



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